

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Richard Zabel

Debtor(s)

Case No. 17-20100

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/05/2017.
- 2) The plan was confirmed on 09/15/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/22/2018.
- 5) The case was dismissed on 04/13/2018.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,685.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,096.16
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$2,096.16**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,864.60
Court Costs	\$0.00
Trustee Expenses & Compensation	\$117.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,981.71**

Attorney fees paid and disclosed by debtor: \$136.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AVANT INC	Unsecured	2,236.00	1,596.85	1,596.85	0.00	0.00
BANK OF AMERICA	Unsecured	1,969.00	1,969.39	1,969.39	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,961.00	2,829.80	2,829.80	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,315.00	2,315.56	2,315.56	0.00	0.00
CITY OF JOLIET	Unsecured	424.98	475.00	475.00	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	1,539.52	1,539.52	0.00	0.00
COMMUNITYAMERICA CREDIT UNIC	Unsecured	1,536.00	1,617.41	1,617.41	0.00	0.00
CREDIT FIRST NA	Unsecured	1,160.00	1,160.57	1,160.57	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	2,684.00	2,684.57	2,684.57	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,825.00	1,825.44	1,825.44	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,248.27	1,248.27	0.00	0.00
LVNV FUNDING	Unsecured	NA	486.14	486.14	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,069.01	1,069.01	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	1,042.65	1,042.65	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	3,657.00	3,656.58	3,656.58	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	3,236.00	3,235.91	3,235.91	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,320.00	2,320.14	2,320.14	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,386.00	1,385.56	1,385.56	0.00	0.00
OLD OAKS TOWNHOME ASSOC	Secured	824.00	824.00	824.00	114.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	995.00	995.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,120.00	1,119.96	1,119.96	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	731.00	730.50	730.50	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,084.00	1,083.80	1,083.80	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	604.00	603.80	603.80	0.00	0.00
NATIONWIDE CREDIT/EDWARD HEA	Unsecured	233.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JH PORTFOLIO/CITIBANK NA	Unsecured	502.00	NA	NA	0.00	0.00
MERRICK BANK CORP	Unsecured	1,403.00	NA	NA	0.00	0.00
CCS/FIRST NATIONAL BANK	Unsecured	1,347.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	378.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	1,109.00	1,109.29	1,109.29	0.00	0.00
TRUHOME SOLUTIONS LLC	Secured	26,618.15	0.00	0.00	0.00	0.00
TRUHOME SOLUTIONS LLC	Secured	0.00	0.00	0.00	0.00	0.00
WILLIAMSON & BROWN LLC	Unsecured	NA	460.00	460.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$824.00	\$114.45	\$0.00
TOTAL SECURED:	\$824.00	\$114.45	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,560.72	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,981.71</u>	
Disbursements to Creditors	<u>\$114.45</u>	
TOTAL DISBURSEMENTS :		<u>\$2,096.16</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.